

IN THE CLAIMS:

Please amend Claim 23 and please add new Claims 33-44, as provided in the following Listing of Claims:

Listing of Claims:

Claim 1. (Previously Presented) An apparatus for processing lease insurance information, comprising:

a processor for processing a first data set using a second data set and a third data set, wherein the first data set contains information for generating at least one of an insurance premium and an insurance policy for providing insurance for excess wear and tear for a leased entity, wherein the second data set contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set contains information regarding at least one of a driving history of a leasing individual, a driving history of a leasing entity, a usage history of a leasing individual, a usage history of a leasing entity, an insurance history of a leasing individual, an insurance history of a leasing entity, a past leasing history of a leasing individual, a past leasing history of a leasing entity, a desired lease insurance

coverage, a lease insurance deductible, and a lease insurance policy term, and further wherein the processor generates a fourth data set containing the at least one of an insurance premium and an insurance policy for providing insurance for excess wear and tear for the leased entity based on the processing using the second data set and the third data set; and

at least one of a display device and an output device for providing information contained in at least one of the fourth data set, the insurance premium, and the insurance policy.

Claim 2. (Previously Presented) The apparatus of Claim 1, wherein the entity is at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential premises, a commercial premises, an article of personal property, and an article of commercial property.

Claim 3. (Previously Presented) The apparatus of Claim 1, wherein the processor processes information regarding at least one of a vehicle, a motor vehicle, a truck, construction

equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential premises, a commercial premises, an article of personal property, an article of commercial property, an individual, a business entity, a repair cost, a replacement cost, a probability of damage, a probability of post-warranty repair, historical leasing information, at least one of locality, regional, geographical, and seasonal, information corresponding to the lease, a usage pattern, a usage habit, a manufacturer's warranty, a lease term, a lease duration, historical repair information, repair frequency information, insurance policy information, insurance premium information, insurance product information, insurance service information, an insurance premium rebate incentive program, insurance premium rebate incentive information, actuarial information, statistical information, risk information, and risk of loss information.

Claim 4. (Previously Presented) The apparatus of Claim 1, wherein the third data set contains information regarding an insurance premium rebate incentive, and further wherein the processor generates the forth data set containing at least one of information, an insurance premium, and an insurance policy, containing at least one of a premium

rebate incentive feature and a premium rebate incentive provision.

Claim 5. (Previously Presented) The apparatus of Claim 1, wherein the processor processes information regarding a transaction involving a purchase or a sale of the insurance policy.

Claim 6. (Previously Presented) The apparatus of Claim 1, further comprising:

an input device for inputting information contained in at least one of the first data set, the second data set, and the third data set,

and further wherein the at least one of a display device and an output device provides information contained in at least one of the fourth data set, the insurance premium, and the insurance policy, to a prospective policy holder.

Claim 7. (Previously Presented) The apparatus of Claim 1, further comprising:

a receiver for receiving a request for information contained in at least one of the first data set, the second

data set, the third data set, and the fourth data set, from a remote communication device; and

a transmitter for transmitting information contained in the at least one of the first data set, the second data set, the third data set, and the forth data set, to the remote communication device in response to the request.

Claim 8. (Previously Presented) An apparatus for processing lease insurance information, comprising:

a processor for processing a first data set using a second data set and a third data set, wherein the first data set contains information for generating at least one of an insurance premium and an insurance policy for providing insurance for post-warranty repairs for a leased entity, wherein the second data set contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set contains information regarding at least one of a driving history of the leasing individual, a driving history of the leasing entity, a usage history of the leasing individual, a usage history of the leasing entity, an insurance history of the leasing individual, an insurance history of the leasing entity, a past leasing history of the

leasing individual, a past leasing history of the leasing entity, a desired lease insurance coverage, a lease insurance deductible, and a lease insurance policy term, and further wherein the processor generates a fourth data set containing at least one of an insurance premium and an insurance policy for providing insurance for post-warranty repairs for the leased entity based on the processing using the second data set and the third data set; and

at least one of a display device and an output device for providing information contained in at least one of the fourth data set, the insurance premium, and the insurance policy.

Claim 9. (Previously Presented) The apparatus of Claim 8, wherein the leased entity is at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential premises, a commercial premises, an article of personal property, and an article of commercial property.

Claim 10. (Previously Presented) The apparatus of Claim 8, wherein the processor processes information related to at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential premises, a commercial premises, an article of personal property, an article of commercial property, an individual, a business entity, a repair cost, a replacement cost, a probability of damage, a probability of post-warranty repair, historical leasing information, at least one of locality, regional, geographical, and seasonal, information corresponding to the lease, a usage pattern, a usage habit, a manufacturer's warranty, a lease term, a lease duration, historical repair information, repair frequency information, insurance policy information, insurance premium information, insurance product information, insurance service information, an insurance premium rebate incentive program, insurance premium rebate incentive information, actuarial information, statistical information, risk information, and risk of loss information.

Claim 11. (Previously Presented) The apparatus of Claim 8, wherein the third data set contains information

regarding an insurance premium rebate incentive, and further wherein the processor generates the forth data set containing at least one of information, an insurance premium, and an insurance policy, containing at least one of a premium rebate incentive feature and a premium rebate incentive provision.

Claim 12. (Previously Presented) The apparatus of claim 11, wherein the processor determines whether the at least one of a premium rebate incentive feature and a premium rebate incentive provision is in effect, and further wherein the processor determines an amount of an insurance premium to be refunded.

Claim 13. (Previously Presented) The apparatus of Claim 8, further comprising:

an input device for inputting information contained in at least one of the first data set, the second data set, and the third data set,

and further wherein the at least one of a display device and an output device provides information contained in at least one of the fourth data set, the insurance premium, and the insurance policy, to a prospective policy holder.



Claim 14. (Previously Presented) The apparatus of Claim 8, wherein the processor processes information regarding a transaction involving a purchase or a sale of the insurance policy.

Claim 15. (Previously Presented) An apparatus for processing lease insurance information, comprising:

a processor for processing a first data set using a second data set and a third data set, wherein the first data set contains information for generating at least one of an insurance premium and an insurance policy for providing insurance for at least one of excess wear and tear for a leased entity and post-warranty repairs for a leased entity, wherein the second data set contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set contains information regarding at least one of a driving history of the leasing individual, a driving history of the leasing entity, a usage history of the leasing individual, a usage history of the leasing entity, an insurance history of the leasing individual, an insurance history of the leasing entity, a past leasing history of the leasing individual, a past leasing history of the leasing entity, a desired lease insurance coverage, a lease insurance

deductible, and a lease insurance policy term, wherein the processor generates a fourth data set containing at least one of an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product for at least one of excess wear and tear for the leased entity and post-warranty repairs for the leased entity based on the processing using the second data set and the third data set, wherein the processor generates a fifth data set containing information regarding at least one of a liability, a potential liability, and a risk of loss, associated with the at least one of an insurance policy and an insurance product; and

at least one of a display device and an output device for providing information contained in at least one of the fourth data set, the fifth data set, the insurance premium, the insurance policy, and the insurance product.

Claim 16. (Previously Presented) The apparatus of Claim 15, wherein the entity is at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential premises, a commercial premises, an

article of personal property, and an article of commercial property.

Claim 17. (Previously Presented) The apparatus of Claim 15, wherein the processor processes information regarding at least one of one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential premises, a commercial premises, an article of personal property, an article of commercial property, an individual, a business entity, a repair cost, a replacement cost, a probability of damage, a probability of post-warranty repair, historical leasing information, at least one of locality, regional, geographical, and seasonal, information corresponding to the lease, a usage pattern, a usage habit, a manufacturer's warranty, a lease term, a lease duration, historical repair information, repair frequency information, insurance policy information, insurance premium information, insurance product information, insurance service information, an insurance premium rebate incentive program, insurance premium rebate incentive information, actuarial information, statistical information, risk information, and risk of loss information.

Claim 18. (Previously Presented) The apparatus of Claim 15, wherein the third data set contains information regarding an insurance premium rebate incentive, and wherein the processor generates the forth data set containing at least one of information, an insurance premium, an insurance policy, and an insurance product, containing at least one of a premium rebate incentive feature and a premium rebate incentive provision.

Claim 19. (Previously Presented) The apparatus of Claim 15, wherein the processor identifies a credit derivative for at least one of providing a hedging position, providing insurance, and providing reinsurance, for the at least one of a liability, a potential liability, and a risk of loss, associated with the at least one of an insurance policy and an insurance product.

Claim 20. (Previously Presented) The apparatus of Claim 15, wherein the processor processes information regarding a transaction involving at least one of a purchase, a sale, and a trade, regarding a credit derivative associated with at least one of an insurance policy and an insurance product.

Claim 21. (Previously Presented) A computer-implemented method for processing lease insurance information, comprising:

processing, with a computer or with a processor, a first data set of information using a second data set of information and a third data set of information, wherein the first data set of information contains information for generating at least one of an insurance premium and an insurance policy for at least one of providing insurance for excess wear and tear for a leased entity and providing insurance for post-warranty repairs for a leased entity, wherein the second data set of information contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set of information contains information regarding at least one of a desired lease insurance coverage, a lease insurance deductible, a lease insurance policy term, a driving history of the leasing individual, a driving history of the leasing entity, a usage history of the leasing individual, a usage history of the leasing entity, an insurance history of the leasing individual, an insurance history of the leasing entity, a past leasing history of the leasing individual, and a past leasing history of the leasing entity;

generating, with the computer or with the processor, a fourth data set of information containing information regarding at least one of an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product at least one of for providing insurance for excess wear and tear for the leased entity and for providing insurance for post-warranty repairs for the leased entity based on the processing using the second data set of information and the third data set of information; and

at least one of displaying, via a display device, and outputting, via an output device, information contained in at least one of the fourth data set of information, the insurance premium, and the insurance policy.

Claim 22. (Previously Presented) The computer-implemented method of Claim 21, wherein the entity is at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, and a motorcycle.

Claim 23. (Currently Amended) The computer-implemented method of Claim 21, wherein the entity is at least one of office equipment, a computer, computer equipment, ~~office~~

equipment, a residential premises, a commercial premises, an article of personal property, and an article of commercial property.

Claim 24. (Previously Presented) The computer-implemented method of Claim 21, further comprising:

processing information regarding at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential premises, a commercial premises, an article of personal property, an article of commercial property, an individual, a business entity, a repair cost, a replacement cost, a probability of damage, a probability of post-warranty repair, historical leasing information, at least one of locality, regional, geographical, and seasonal, information corresponding to the lease, a usage pattern, a usage habit, a manufacturer's warranty, a lease term, a lease duration, historical repair information, repair frequency information, insurance policy information, insurance premium information, insurance product information, insurance service information, an insurance premium rebate incentive program, insurance premium rebate incentive information, actuarial

information, statistical information, risk information, and risk of loss information.

Claim 25. (Previously Presented) The computer-implemented method of Claim 21, wherein the third data set of information contains information regarding an insurance premium rebate incentive, and further wherein the forth data set of information contains information regarding at least one of an insurance premium and an insurance policy containing at least one of a premium rebate incentive feature and a premium rebate incentive provision.

Claim 26. (Previously Presented) The computer-implemented method of Claim 21, further comprising:

processing information regarding a transaction involving a purchase or a sale of the insurance policy.

Claim 27. (Previously Presented) The computer-implemented method of Claim 21, wherein the fourth data set of information contains information regarding an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product for providing insurance for excess wear and tear for the leased entity.



Claim 28. (Previously Presented) The computer-implemented method of Claim 21, wherein the fourth data set of information contains information regarding an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product for providing insurance for post-warranty repairs for the leased entity.

Claim 29. (Previously Presented) The computer-implemented method of Claim 21, further comprising:

inputting, with or via an input device, information contained in at least one of the first data set of information, the second data set of information, and the third data set of information; and

displaying or outputting, with or via a display device or with or via an output device, information contained in at least one of the fourth data set of information, the insurance premium, and the insurance policy, to a prospective policy holder.

Claim 30. (Previously Presented) The computer-implemented method of Claim 21, further comprising:

receiving, with or via a receiver, a request for information contained in at least one of the first data set of information, the second data set of information, the third data set of information, and the fourth data set of information, from a remote communication device; and

transmitting, with or from a transmitter, information contained in the at least one of the first data set of information, the second data set of information, the third data set of information, and the forth data set of information, to the remote communication device in response to the request.

Claim 31. (Previously Presented) The computer-implemented method of Claim 21, further comprising:

generating a fifth data set of information containing information regarding at least one of a liability, a potential liability, and a risk of loss, associated with the at least one of an insurance policy and an insurance product; and

identifying a credit derivative for at least one of providing a hedging position, providing insurance, and providing reinsurance, for the at least one of a

liability, a potential liability, and a risk of loss, associated with the at least one of an insurance policy and an insurance product.

Claim 32. (Previously Presented) The computer-implemented method of Claim 31, further comprising:

processing information regarding a transaction involving at least one of a purchase, a sale, and a trade, regarding the credit derivative associated with at least one of an insurance policy and an insurance product.

Claim 33. (New) An apparatus for processing lease insurance information, comprising:

a computer or a processor for processing a first data set of information using a second data set of information and a third data set of information, wherein the first data set of information contains information for generating at least one of an insurance premium and an insurance policy for at least one of providing insurance for excess wear and tear for a leased entity and providing insurance for post-warranty repairs for a leased entity, wherein the second data set of information contains information regarding at least one of the

entity to be leased and a term of the lease, and wherein the third data set of information contains information regarding at least one of a desired lease insurance coverage, a lease insurance deductible, a lease insurance policy term, a driving history of the leasing individual, a driving history of the leasing entity, a usage history of the leasing individual, a usage history of the leasing entity, an insurance history of the leasing individual, an insurance history of the leasing entity, a past leasing history of the leasing individual, and a past leasing history of the leasing entity, wherein the computer or the processor generates a fourth data set of information containing information regarding at least one of an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product at least one of for providing insurance for excess wear and tear for the leased entity and for providing insurance for post-warranty repairs for the leased entity based on the processing using the second data set of information and the third data set of information; and

a display device or an output device, wherein the display device or the output device provides information contained in at least one of the fourth data set of

information, the insurance premium, and the insurance policy.

Claim 34. (New) The apparatus of Claim 33, wherein the entity is at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, and a motorcycle.

Claim 35. (New) The apparatus of Claim 33, wherein the entity is at least one of office equipment, a computer, computer equipment, a residential premises, a commercial premises, an article of personal property, and an article of commercial property.

Claim 36. (New) The apparatus of Claim 33, wherein the apparatus processes information regarding at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential premises, a commercial premises, an article of personal property, an article of commercial property, an individual, a business entity, a repair cost, a replacement cost, a probability of damage, a probability of

post-warranty repair, historical leasing information, at least one of locality, regional, geographical, and seasonal, information corresponding to the lease, a usage pattern, a usage habit, a manufacturer's warranty, a lease term, a lease duration, historical repair information, repair frequency information, insurance policy information, insurance premium information, insurance product information, insurance service information, an insurance premium rebate incentive program, insurance premium rebate incentive information, actuarial information, statistical information, risk information, and risk of loss information.

Claim 37. (New) The apparatus of Claim 33, wherein the third data set of information contains information regarding an insurance premium rebate incentive, and further wherein the forth data set of information contains information regarding at least one of an insurance premium and an insurance policy containing at least one of a premium rebate incentive feature and a premium rebate incentive provision.

Claim 38. (New) The apparatus of Claim 33, wherein the apparatus processes information regarding a transaction involving at least one of a purchase and a sale of the insurance policy.

Claim 39. (New) The apparatus of Claim 33, wherein the fourth data set of information contains information regarding an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product for providing insurance for excess wear and tear for the leased entity.

Claim 40. (New) The apparatus of Claim 33, wherein the fourth data set of information contains information regarding an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product for providing insurance for post-warranty repairs for the leased entity.

Claim 41. (New) The apparatus of Claim 33, further comprising:

a receiver, wherein the receiver receives a request for information contained in at least one of the first data set of information, the second data set of information, the third data set of information, and the fourth data set of information, wherein the request is transmitted from a remote communication device; and

a transmitter, wherein the transmitter transmits information contained in the at least one of the first data set of information, the second data set of information, the third data set of information, and the forth data set of information, to the remote communication device in response to the request.

Claim 42. (New) The apparatus of Claim 41, wherein the information contained in the at least one of the first data set of information, the second data set of information, the third data set of information, and the forth data set of information, is transmitted to the remote communication device on or over at least one of the Internet and the World Wide Web.

Claim 43. (New) The apparatus of Claim 33, wherein the apparatus generates a fifth data set of information containing information regarding at least one of a liability, a potential liability, and a risk of loss, associated with the at least one of an insurance policy and an insurance product, and further wherein the apparatus identifies a credit derivative for at least one of providing a hedging position, providing insurance, and providing reinsurance, for the at least one of a liability, a potential liability, and a risk of loss,



associated with the at least one of an insurance policy and an insurance product.

Claim 44. (New) The apparatus of Claim 43, wherein the apparatus processes information regarding a transaction involving at least one of a purchase, a sale, and a trade, regarding the credit derivative associated with at least one of an insurance policy and an insurance product.